

**County of San Diego, Health and Human Services Agency (HHSA)  
Cash Assistance Program for Immigrants (CAPI) Program Guide**

Resources	Number	Page
	99-104.1	1 of 2

**A. Background:**

CAPI applicant's/recipient's countable resources must be lower than the CAPI property limit.

**B. Policy:**

Resources only affect eligibility. There are resource limits for an individual and for a couple. The table below provides general information about resources.

If ...	Then the person is ineligible for ...	See
countable resources exceed \$2,000 for an individual or \$3,000 for a couple,	any payment.	B.1, below.
resources are disposed or transferred for less than fair market value,	a period up to 36 months.	99-104.5.

**1. Definitions:**

Resources are defined as cash or other liquid assets, any real or personal property that an individual (or spouse) owns which could be converted to cash for use in support and maintenance. The table below shows definitions and examples of resources:

Term	Definition	Examples
Liquid Resources	Cash or other property that can be converted to cash within 20 working days.	<ul style="list-style-type: none"> <li>• Stocks</li> <li>• Bonds</li> <li>• Mutual funds</li> <li>• Promissory notes</li> <li>• Mortgages</li> <li>• Life insurance policies</li> <li>• Bank accounts</li> <li>• Certificates of deposit</li> </ul>
Non-Liquid Resources	Property which is not cash and cannot be converted to cash within 20 working days.	<ul style="list-style-type: none"> <li>• Loan agreements</li> <li>• Household goods</li> <li>• Vehicles</li> <li>• Boats</li> <li>• Tractors</li> <li>• Machinery</li> <li>• Livestock</li> <li>• Buildings</li> <li>• Land</li> </ul> <p>Non-liquid resources, unless excluded, are evaluated according to their equity value.</p>
Equity Value	The price that an item can reasonably be expected to sell for on the open market in the particular geographic area involved, minus any encumbrances.	Both liquid (except for cash) and non-liquid resources are evaluated according to the equity value, unless otherwise provided. See 99-104.4 for resource exclusions and treatment of automobiles.

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<b>Resources</b>	<b>Number</b>	<b>Page</b>
	<b>99-104.1</b>	2 of 2

**2. Income vs. Resource:**

When an individual first receives any property, it is income and must be counted under income rules. It becomes a resource if held the following month. Some income items, however, are excluded for one or more months before they become a countable resource.

**3. Resource Conversion:**

If an individual sells, exchanges, or replaces a resource for fair market value, the receipts (or increased value) are not income, but considered a resource conversion. See 99-104.5 regarding the penalty for transfer of resources for less than fair market value.

**4. Countable Resources:**

The table below shows when a resource is counted.

<b>If the individual ...</b>	<b>Then the property is ...</b>
has the right, authority, or power to liquidate property or a share in the property,	considered a resource.
cannot liquidate the property right,	not considered a resource.

**5. Countable Resource Limits:**

The table below shows the resource limits. The couple resource limit is the same regardless of whether one or both members of the couple are eligible for CAPI. A couple member's individually owned asset is counted toward the joint couple limit. See 99-104.6 regarding the counting of assets held in trust.

<b>Members</b>	<b>Resource Limit</b>
Individual	\$2,000
Couple	\$3,000

**C. Procedure:**

Compare net countable resources against the Resource Limits, above. Resources over the Resource Limit cause ineligibility to CAPI.

**Other Program Impacts:**

None.

**References:**

MPP 49-040

ACL 98-82

**Sunset Date:**

This policy will be reviewed for continuance on or by 07/31/2019

**Release Date:**

07/01/2016